

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: John C. Bennett,

Case No. 24-21806-CMB

Chapter 13

Debtor.

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change filed by Pennymac Loan
Services, LLC, at claim number 6.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated July 26, 2024
- ☐ Amended Chapter 13 Plan

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2,895.00 to \$2,943.00 per month, effective August 1, 2025; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____

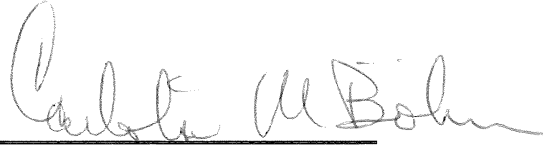
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 18th day of July, 2025

Dated: July 18, 2025


United States Bankruptcy Judge

Stipulated by:

/s/ Brian C. Thompson, Esquire
Brian C. Thompson
PA ID: 91197
Thompson Law Group, P.C.
301 Smith Drive, Suite 6
Cranberry Township, PA 16066
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com

FILED
7/18/25 1:35 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/James C. Warmbrodt, Esquire
James C. Warmbrodt
PA ID: 42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
John C. Bennett
Debtor

Case No. 24-21806-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 18, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:

Recip ID	Recipient Name and Address
db	+ John C. Bennett, 2444 Victoria Drive, Allison Park, PA 15101-3847
15842158	LENDMARK FINANCIAL SERVICES, LLC, 2118 USHER STREET NW COVINGTON GA 30014

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jul 19 2025 00:17:00	Hampton Township School District, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: kebeck@bernsteinlaw.com	Jul 19 2025 00:17:00	Harley-Davidson Credit Corp, c/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, PA 15219, UNITED STATES 15219-4430
16433999	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 19 2025 00:17:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
16452840	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 19 2025 00:19:56	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
15840145	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 19 2025 00:17:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
16438651	Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:32:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15823579	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:19:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15823580	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 19 2025 00:17:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15823581	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2025 00:20:04	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16440130	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2025 00:20:37	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15823582	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2025 00:19:30	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15823583	+ Email/PDF: creditonebknofications@resurgent.com	Jul 19 2025 00:19:23	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15823591	Email/Text: Check.bksupport@pavilionpay.com	Jul 19 2025 00:17:00	Pavilion Payments Check Services LLC, 6215 W. Howard Street, Niles, IL 60714
15823584	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 19 2025 00:17:00	Gm Financial, Po Box 181145, Arlington, TX

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 18, 2025

Form ID: pdf900

Total Noticed: 32

16424742	+ Email/Text: ebnjts@grblaw.com	Jul 19 2025 00:17:00	76096-1145 Hampton Township School District, GRB Law, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15823585	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 19 2025 00:18:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
16440806	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jul 19 2025 00:17:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
15823586	Email/Text: bk@lendmarkfinancial.com	Jul 19 2025 00:17:00	Lendmark Financial Services, Attn: Bankruptcy, 1735 N. Brown Road, Suite 300, Lawrenceville, GA 30043
16440577	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2025 00:19:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15823587	+ Email/Text: bankruptcy@marinerfinance.com	Jul 19 2025 00:17:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15823589	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 19 2025 00:20:38	Navient, Po Box 300001, Greenville, TX 75403-3001
15823588	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 19 2025 00:19:22	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15823590	+ Email/PDF: cbp@omf.com	Jul 19 2025 00:31:10	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16436922	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2025 00:17:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15823593	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2025 00:17:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
16441190	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2025 00:20:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15823592	+ Email/PDF: ebnotices@pnmac.com	Jul 19 2025 00:19:58	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16433425	+ Email/PDF: ebnotices@pnmac.com	Jul 19 2025 00:44:53	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
16440454	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2025 00:19:33	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15823594	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2025 00:20:38	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 18, 2025

Form ID: pdf900

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor John C. Bennett bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Harley-Davidson Credit Corp kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew Fissel	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard Monti	on behalf of Creditor Hampton Township School District rmonti@grblaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7